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08/749721MOBILE PHONE WITH INTERNAL ACCOUNTINGABSTRACT OF THE DISCLOSURE

A mobile phone system with a mobile phone having internal accounting capabilities for real time call debiting to account for the billing parameters of a mobile phone unit that is operated in a multi zone communication network with a complex rate structure, the mobile phone unit having an internal processor with accessible internal memory for storing the accounting program and call data for each call, a clock and circuit means for activating and deactivating the phone, the accounting program including an updatable rate table and a complex billing algorithm for calculating the account status on the fly including multiple rate structure factors such as long distance calls, international calls with country independent local charges, charges for roaming per day and/or roaming per minute, and call surcharges, where the account status of the mobile phone is calculated in real time for decrementing a debit account or calculating an account charge on demand, the mobile debit phone having a signal for alerting the user of account status which is preferably a display of real time account status, the mobile phone system including a communication system for activating and programming a new phone unit over the airways and upgrading the account status ^{and} ~~in~~ rate table in the phone unit over the airways.